

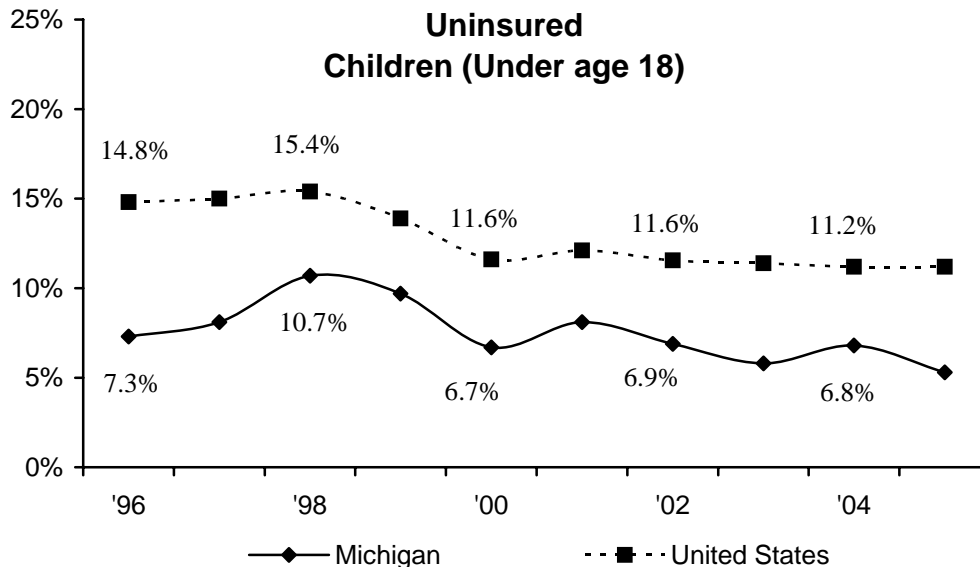
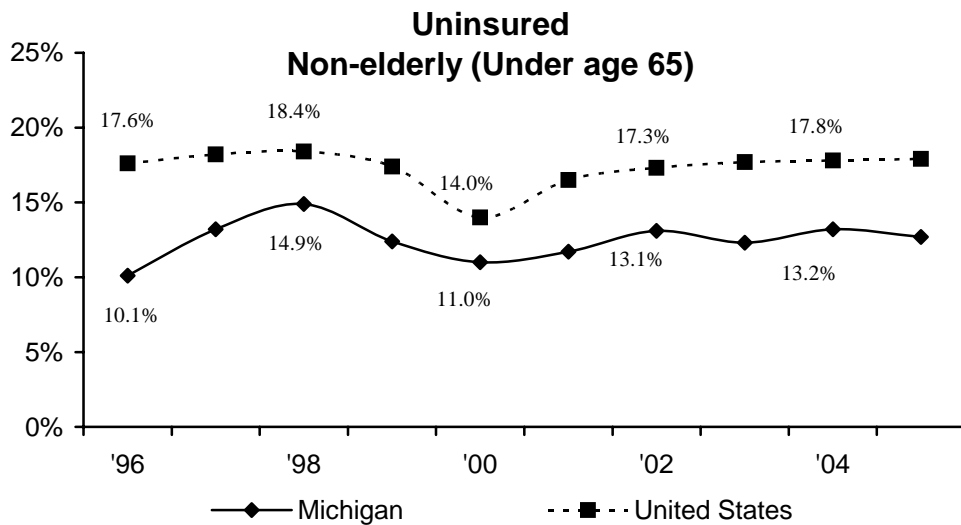


## Topic: Health Insurance Coverage

### 40. Uninsured Adults and Children

#### *How are we doing?*

The percentage of uninsured in Michigan has remained fairly constant since 2001, with the number of individuals covered by public programs increasing while the number of individuals covered by employer-based coverage decreased.





### ***How does Michigan compare with the U.S.?***

According to the U.S. Census Bureau's Current Population Survey, 12.7% of Michigan's non-elderly residents (0 to 64 years) were uninsured in 2005, compared to 17.9% of all non-elderly Americans. The percentage of uninsured in Michigan has been consistently lower than the U.S. rate. The rates of uninsurance for children (0 to 17 years) are lower in Michigan than throughout the United States. In 2005, 5.3% of Michigan's children were uninsured, compared to 11.2% of all children in the U.S. Michigan's rate for children was the second lowest in the nation, behind only Massachusetts.

Michigan also ranked below the national average in the percentage of uninsured adults. In 2005 15.8% of Michigan's non-elderly adults (18 to 64 years) were uninsured, while the national average was 20.5%.

### ***How are different populations affected?***

The likelihood of being insured increases with income and firm size in which an individual is employed. Almost two-thirds of the uninsured live in households with an income of less than 200% of the federal poverty level. As for firm size, over one-quarter of individuals employed in firms of less than 24 workers are uninsured compared to 18% of those employed by firms with 25 to 99 employees, 11% of those employed by firms with 100 to 499 workers and 9% of those who work for firms with 500 to 999 workers.

For the non-elderly population (0 to 64 years), males are slightly more likely to be uninsured, with 11.9% of females and 13.6% of males being uninsured. Blacks are disproportionately uninsured with a rate of 19.4%, as compared with an uninsured rate of 11.3% for Whites.

The 2005 Michigan Household Health Insurance Survey included a sufficiently large sample to allow for regional analysis about the uninsured in Michigan. The state was divided into the following six multi-county regions: Upper Peninsula, Northern Lower Peninsula, West Central, East Central, Southwest and Southeast, with the City of Detroit being a seventh region. The survey found that the City of Detroit has the highest adult uninsured rate at 17.5%, with the Northern Lower Peninsula following closely with 16.5% uninsured. The lowest rate, 8.6%, was found in southeast Michigan, excluding the City of Detroit. The statewide uninsured rate for children at 3.7% was much lower than the adult rate and more evenly distributed throughout the state.

### ***What is the Department of Community Health doing to improve this indicator?***

The MDCH is submitting a Medicaid waiver that if approved, would establish the Michigan First Healthcare Plan. This Plan targets uninsured adults who live in households with incomes below 200% of the federal poverty level. Individuals and businesses will secure coverage that best meets the needs of the uninsured through an exchange that also encourage healthy behaviors.

Additionally, to lower the rate of uninsurance the Department continues to engage in and support various programs to encourage eligible Michigan residents to enroll in Medicaid and MICHild.

In 2004 the MDCH received a State Planning Grant from the U.S. Dept. of Health and Human Services, Health Resources and Services Administration (HRSA) to develop realistic strategies to ensure that all Michigan residents have access to health insurance. A component of the grant was to engage in data collection activities designed to uncover unmet need, barriers to insurance coverage, and system changes that need to occur for insurance to be universally available. Michigan's data collection efforts included Household and Employer Surveys, Focus Groups and Town Hall Meetings. An Advisory Council developed a number of recommendations including support for a public education initiative to inform residents and policymakers of the nature, severity and impact of uninsurance; public information about the availability of low-cost health insurance options to cover the uninsured; expansion of the employer-



## Critical Health Indicators

based insurance system; implementation of the Michigan First Healthcare Plan; enrollment of uninsured individuals into employer-sponsored and public programs for which they are eligible; and establishment of a Successor Council to focus on securing health insurance coverage for all Michigan residents.